

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-34495-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Horace W. Smith  
2465 Coronado Dr  
Vineland, NJ 08360

Social Security No.:  
xxx-xx-8198

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 24, 2018.

On 11/8/18 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Andrew B. Altenburg Jr. on:

Date: December 12, 2018  
Time: 10:00 AM  
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: November 8, 2018  
JAN: dmb

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Horace W. Smith  
 Debtor

Case No. 17-34495-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Nov 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2018.

db  
 517304122 +Horace W. Smith, 2465 Coronado Dr, Vineland, NJ 08360-6805  
 517388994 +Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921  
 517388995 Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408  
 Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408,  
 Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408  
 517213363 +KML Law Group, PC, 701 Market St, Ste 5000 - BNY Independence Center,  
 Philadelphia, PA 19106-1538  
 517213364 +Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, Mail Stop MS5/251,  
 Miami, FL 33146-1837  
 517222852 +Nelnet on behalf of ASA, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518  
 517213367 +PMAB, LLC, 4135 South Stream Blvd, Suite 400, Charlotte, NC 28217-4636  
 517328883 Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,  
 Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 517213368 +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
 517213371 ++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901  
 (address filed with court: TMobile, PO Box 742596, Cincinnati, OH 45274)  
 517213372 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,  
 Cedar Rapids, IA 52408)  
 517240742 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2018 23:58:14 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 08 2018 23:58:10 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517213360 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 08 2018 23:58:43  
 Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor,  
 Miami, FL 33146-1873  
 517520728 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 08 2018 23:58:43  
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor,  
 Coral Gables FL 33146-1837  
 517213361 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 08 2018 23:55:21 Capital One,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517223296 E-mail/Text: mrdiscen@discover.com Nov 08 2018 23:57:06 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517213362 +E-mail/Text: mrdiscen@discover.com Nov 08 2018 23:57:06 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 517305561 E-mail/Text: camanagement@mtb.com Nov 08 2018 23:57:39 Lakeview Loan Servicing, LLC,  
 c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288  
 517213365 E-mail/Text: camanagement@mtb.com Nov 08 2018 23:57:39 M & T Bank, Po Box 844,  
 Buffalo, NY 14240  
 517318325 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 08 2018 23:58:09 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 517213366 +E-mail/Text: electronicbkydocs@nelnet.net Nov 08 2018 23:58:18 Nelnet,  
 Nelnet Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
 517322799 E-mail/Text: bnc-quantum@quantum3group.com Nov 08 2018 23:57:58  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 517213369 +E-mail/Text: bankruptcy@sw-credit.com Nov 08 2018 23:58:15 Southwest Credit Systems,  
 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
 517217013 +E-mail/PDF: gecsedirecoverycorp.com Nov 08 2018 23:55:14 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517213370 +E-mail/PDF: gecsedirecoverycorp.com Nov 08 2018 23:55:14 Synchrony Bank/Care Credit,  
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517230562 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 09 2018 00:06:55 T Mobile/T-Mobile USA Inc,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517326647 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 09 2018 00:06:44 Verizon,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517235760\* +Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor,  
 Miami, FL 33146-1873  
 517235761\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 517235762\* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
 517235763\* +KML Law Group, PC, 701 Market St, Ste 5000 - BNY Independence Center,  
 Philadelphia, PA 19106-1538  
 517235764\* +Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, Mail Stop MS5/251,  
 Miami, FL 33146-1837  
 517235765\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
 (address filed with court: M & T Bank, Po Box 844, Buffalo, NY 14240)

District/off: 0312-1

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Nov 08, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

517235766\* +Nelnet, Nelnet Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
517235767\* +PMAB, LLC, 4135 South Stream Blvd, Suite 400, Charlotte, NC 28217-4636  
517235768\* +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
517235769\* +Southwest Credit Systems, 4120 International Parkway, Suite 1100,  
Carrollton, TX 75007-1958  
517235770\* +Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517235771\* ++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901  
(address filed with court: TMobile, PO Box 742596, Cincinnati, OH 45274)  
517235772\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,  
Cedar Rapids, IA 52408)

TOTALS: 0, \* 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC NJECFMAIL@mwclaw.com,  
nj-ecfmail@ecf.courtdrive.com  
Andrew Thomas Archer on behalf of Debtor Horace W. Smith aarcher@brennerlawoffice.com,  
bankruptcy@brennerlawoffice.com/r64966@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Melissa S DiCerro on behalf of Creditor Bayview Loan Servicing, LLC nj-ecfmail@mwclaw.com,  
nj-ecfmail@ecf.courtdrive.com  
Mina M Beshara on behalf of Creditor Bayview Loan Servicing, LLC nj-ecfmail@mwclaw.com  
Rebecca Ann Solarz on behalf of Creditor LakeView Loan Servicing, LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8